Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 1 of 67

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	f	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Kathleen	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Kimbrough	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the	First name	First name
last 8 years		
Include your married or maiden names.	Middle name	Middle name
maidermames.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your	XXX - XX- 0771	xxx - xx-
digits of your Social Security number or federal	OR	OR
Individual Taxpayer Identification	9 xx - xx-	9 xx - xx-
number (ITIN)		

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 2 of 67

De	ebtor 1 Kathleen	Kimbrough	Case number (if known)			
	First Name	Middle Name Last Name				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer	✓ I have not used any business names or EINs.	I have not used any business names or EINs.			
	Identification Numbers (EIN) you have used in the	Business name	Business name			
	last 8 years	Business name	Business name			
	Include trade names and doing business as names	EIN	EIN			
		EIN	EIN			
5.	Where you live	4400	If Debtor 2 lives at a different address:			
		1409 Lanark Number Street	Number Street			
		Flossmoor Illinois 60422				
		City State Zip Code	City State Zip Code			
		Cook County	County			
		If your mailing address is different from the one above,				
		fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number Street	Number Street			
_		City State Zip Code	City State Zip Code			
6.	Why you are choosing this	Check one:	Check one:			
	district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)			

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 3 of 67

Debtor 1 Kathleen	Kimbrough	Case number (if kno	own)
First Name	Middle Name Last Name		
Part 2: Tell the Court Ab	out Your Bankruptcy Case		
7. The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Req B2010)). Also, go to the top of page 1 and check the appropriate Chapter 7 Chapter 11 Chapter 12 Chapter 13		2(b) for Individuals Filing for Bankruptcy (Form
8. How you will pay the fee	 I will pay the entire fee when I file my per court for more details about how you may per may pay with cash, cashier's check, or more on your behalf, your attorney may pay with a line of the pay the fee in installments. If you individuals to Pay Your Filing Fee in Installments in I request that my fee be waived (You may By law, a judge may, but is not required to, less than 150% of the official poverty line that the fee in installments). If you choose this contains the fee in installments in the fee Waived (Official Form 10 to the court of the fee Waived (Official Form 10 to the court of the fee Waived (Official Form 10 to the fee waived (Official Form 10	ay. Typically, if your as order If your as credit card or che used this option of the content	are paying the fee yourself, you attorney is submitting your payment ck with a pre-printed address. on, sign and attach the <i>Application for</i> 103A). only if you are filing for Chapter 7. d may do so only if your income is samily size and you are unable to pay out the <i>Application to Have the</i>
9. Have you filed for bankruptcy within the last 8 years?	District	When 9/22/2016 MM / DD / YYYY When MM / DD / YYYY When MM / DD / YYYY	Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Debtor	Vhen	Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to line 12. Yes. Has your landlord obtained an eviction judgment at No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction</i> this bankruptcy petition.		

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 4 of 67

Debtor 1 Kathleen First Name		Midd		Kimbrough Last Name	Case number (if know	νn)	
Part 3: Report About Any	v Rus						
12. Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.		No.	Go to Part 4. Name and location of both statements are statements and location of both statements and location of both statements are statements and location of both statements and location of both statements and location of both statements are statements and location of both statements are statements and location of both statements and location of both statements are statements. The location of both statements are statements and location of both statements are statements and location of both statements	Street Street Street Source Street Street	11 U.S.C. § 101(27A)) I in 11 U.S.C. § 101(51B)) § 101(53A))	Zip Code	
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	dead opera	llines. If y ations, ca C. § 11 1 No.	g under Chapter 11, the rou indicate that you are a ash-flow statement, and a 6(1)(B). I am not filing under Chapt Bankruptcy Code.	court must know who a small business deb federal income tax re napter 11.	ether you are a small busine for, you must attach your mo turn or if any of these docul a small business debtor ac	ost recent balance she ments do not exist, fol ecording to the definition	eet, statement of flow the procedure in 11 on in the
Part 4: Report if You Ow	n or l	Have A	Anv Hazardous Pro	operty or Any P	roperty That Needs	Immediate Atten	ntion
14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate		No. Yes.	What is the hazard? If immediate attention is numbers is the property?				
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City	State		Zip Code

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 5 of 67

Debtor 1 Kathleen Kimbrough Case number (if known)

First Name Middle Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed about credit this bankruptcy petition, and I received a certificate of this bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed counseling before this bankruptcy petition, but I do not have a this bankruptcy petition, but I do not have a you file for certificate of completion. certificate of completion. bankruptcy. You must truthfully check Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment one of the following plan, if any. plan, if any. choices. If you cannot do so, you are I certify that I asked for credit counseling services I certify that I asked for credit counseling services not eligible to file. from an approved agency, but was unable to obtain from an approved agency, but was unable to obtain those services during the 7 days after I made my those services during the 7 days after I made my If you file anyway, request, and exigent circumstances merit a 30-day request, and exigent circumstances merit a 30-day temporary waiver of the requirement. temporary waiver of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances you filed for bankruptcy, and what exigent circumstances your creditors can required you to file this case. required you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, the payment plan you developed, if any. If you do not do so, your case may be dismissed. your case may be dismissed. Any extension of the 30-day deadline is granted only for Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried internet, even after I reasonably tried to do so. to do so. Active duty. Active duty. I am currently on active military duty in I am currently on active military duty in a military combat zone. a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of about credit counseling, you must file a motion for waiver of

credit counseling with the court.

credit counseling with the court.

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 6 of 67

Debtor 1 Kathleen First Name		Kimbrough Case number (if kno Last Name	wn)					
	uestions for Reporting Purpos							
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 							
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be availa ✓ No. ☐ Yes.	or 7. Go to line 18. Do you estimate that after any exempt property able to distribute to unsecured creditors?	is excluded and administrative expenses are					
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000					
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion					
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion					
Part 7: Sign Below								
For you	and correct. If I have chosen to file under C 11,12, or 13 of title 11, United choose to proceed under Chap If no attorney represents me a me fill out this document, I have I request relief in accordance of I understand making a false state.	Chapter 7, I am aware that I may pro States Code. I understand the relief stater 7. and I did not pay or agree to pay some verobtained and read the notice requivalent the chapter of title 11, United Statement, concealing property, or obtained case can result in fines up to \$250,00 52, 1341, 1519, and 3571.	available under each chapter, and I neone who is not an attorney to help ired by 11 U.S.C. § 342(b). ates Code, specified in this petition. aining money or property by fraud in 00, or imprisonment for up to 20 of Debtor 2					

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 7 of 67

Debtor 1	Kathleen		Kimbrough	Case number	(if known)
	First Name	Middle Name	Last Name		
you are by one If you a represe	r attorney, if represented re not nted by an	eligibility to proceed und the relief available unde to the debtor(s) the noti	ler Chapter 7, 11, 12, or er each chapter for which ce required by 11 U.S.C.	13 of title 11, U the person is § 342(b) and, i	that I have informed the debtor(s) about United States Code, and have explained eligible. I also certify that I have delivered in a case in which § 707(b)(4)(D) applies, nation in the schedules filed with the
-	file this page.	/s/ Chris Pryor Signature of Attorney for Chris Pryor	r Debtor	Date	10/13/2016 MM / DD / YYYY
		Printed name Semrad Law Firm Firm name 11101 S. Western Avenu Street	ue		
		<u>Chicago</u> City	Illin Stat		60643 Zip Code
		Contact phone		_ Email address	cpryor@semradlaw.com
		Bar number		Stat	te

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 8 of 67

Fill in this information to identify your case:						
Debtor 1	Kathleen		Kimbrough			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	First Name	Middle Name	Last Name			
United States B	ankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)			(State)			

Check if this is an
amended filing

12/15

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$12,650.00
1c. Copy line 63, Total of all property on Schedule A/B	\$12,650.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$26,420.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$17,420.00
Your total liabilities	\$43,840.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,596.86
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$2,587.00

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 9 of 67

De	btor 1	Kathleen		Kimbrough	Case n	umber (if known)					
		First Name	Middle Name	Last Name							
Par	t 4:	Answer These Questic	ons for Administrati	ve and Statistical Rec	ords						
6.	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?										
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.										
	✓ Yes.										
7. \	7. What kind of debt do you have?										
	_	our debts are primarily con mily, or household purpose. 1		•							
		our debts are not primarily is form to the court with your o		ive nothing to report on this pa	art of the form	. Check this box and subm	nit				
8.		the Statement of Your Cu 122A-1 Line 11; OR , Form 12	•	1,7,7	nly income from	m Official	\$2,969.27				
9.	Cop	by the following special cate	egories of claims from P	art 4, line 6 of Schedule E/	F:						
	Froi	m Part 4 on Schedule E/F, c	opy the following:			Total claim					
	9a. I	Domestic support obligations	(Copy line 6a.)			\$0.00					
	9b. ⁻	Taxes and certain other debts	you owe the government. (Copy line 6b.)		\$0.00					
	9c. (Claims for death or personal in	njury while you were intoxio	cated. (Copy line 6c.)		\$0.00					
	9d. \$	Student loans. (Copy line 6f.)			\$0.00						
		Obligations arising out of a serity claims. (Copy line 6g.)	paration agreement or dive	orce that you did not report as	s	\$0.00					
	9f. C	Debts to pension or profit-shar	ing plans, and other simila	ar debts. (Copy line 6h.)		\$0.00					
	9g. '	Total. Add lines 9a through 9t	f.			\$0.00					

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 10 of 67

Debtor 1		Kathleen			Kimbrough				
	-	First Name	Middle N	lame	Last Name				
Debtor 2	if filing) i	First Name	Middle N	lomo	Last Name				
			Wildale N	lame					
United St	ates Bar	nkruptcy Court for the:	Northern		District of Illinois (State)				
Case nun (If known)	nber				(Glate)				
Officia	al Fo	orm 106A/B							Check if this is an amended filing
Sche	dule	A/B: Prope	erty						12/1
category v responsib write your Part 1:	where yole for some a name a Descr	ou think it fits best. B upplying correct info and case number (if kr ibe Each Resider	e as complete and rmation. If more s nown). Answer evo nce, Building, l	d accur pace is ery que Land,	or Other Real Esta	narried people trate sheet to t ate You Owr	e are fil this for n or H	ing together, both are m. On the top of any a lave an Interest In	equally dditional pages,
1. Do you		or have any legal or eq o to Part 2	uitable interest in	any re	sidence, building, land	, or similar pro	perty?		
╗	Yes. W	/here is the property?							
1.1	Street	address, if available, or	other description	S	is the property? Check ngle-family home uplex or multi-unit building	117		the amount of any secure Creditors Who Have Cla	laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.
				М	ondominium or cooperativ anufactured or mobile hor			Current value of the entire property?	Current value of the portion you own?
	Numbe			In	and vestment property meshare			Describe the nature of interest (such as fee sithe entireties, or a life	mple, tenancy by
	City	State	Zip Code	Who one.	has an interest in the p ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only		ck	Check if this is co (see instructions)	mmunity property
					information you wish terty identification number		his iten	n, such as local	
If you	own or h	nave more than one, list	here:	p p.	,	<u>-</u>			
1.2	Street	address, if available, or	other description	Si D C M	is the property? Check ngle-family home uplex or multi-unit building ondominium or cooperativ anufactured or mobile hor	g re		the amount of any secure	laims or exemptions. Put ed claims on Schedule D: aims Secured by Property. Current value of the portion you own?
	Numbe	er Street State	Zip Code	In	and vestment property meshare ther			Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
			,	one. D D A	has an interest in the pebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors a	and another		(see instructions)	mmunity property

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 11 of 67

Debtor 1	Kathleen First Name	Middle Name	Kimbrough Case numbe	r (if known)	
	riist name	ivildale Name		Do not doduct accurad a	laima ar avamatiana Dut
1.3			What is the property? Check all that apply.	the amount of any secure	laims or exemptions. Put
	eet address, if available, or other description	other description	☐ Single-family home		aims Secured by Property
			Duplex or multi-unit building		
			Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
			Manufactured or mobile home	entire property:	portion you own:
Nun	nber Street		Land		
ivan	ibei Girect		Investment property	Describe the nature of	•
O:+-	Ctata	Zin Onda	Timeshare	interest (such as fee si	
City	State	Zip Code	Other	the entireties, or a life	estate), ii known.
			Who has an interest in the property? Check one.	Check if this is co	mmunity property
			Debtor 1 only	(see instructions)	
			_		
			Debtor 2 only		
			Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			Other information you wish to add about this item	, such as local	
	dia della contra et di e co		property identification number: r all of your entries from Part 1, including any entrie	- 6	
u own th	at someone else drives. If y ans, trucks, tractors, sport u	ou lease a vehicle,	It in any vehicles, whether they are registered or not also report it on Schedule G: Executory Contracts and Un rcycles		
✓ Ye	S				
3.1	Make	Lexus	Who has an interest in the property? Check	Do not deduct secured of	laims or exemptions. Put
	Model:	RX470	one.		ed claims on <i>Schedule D:</i>
	Year:	2007	Debtor 1 only	Creditors Who Have Cla	aims Secured by Propert
	Approximate mileage:	100000	Debtor 2 only	Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
			At least one of the debtors and another	\$15200.00	\$7600.00
			Check if this is community property (see instructions)		
3.2	Make	Chevrolet	Who has an interest in the property? Check	Do not deduct secured of	laims or exemptions. Put
	Model:	Cruz	one.	-	ed claims on Schedule D:
	Year:	2015	Debtor 1 only	Creditors Who Have Cla	aims Secured by Property
	Approximate mileage:	50000	Debtor 2 only	Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
			At least one of the debtors and another	\$8800.00	\$4400.00
			Check if this is community property (see instructions)		

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 12 of 67

	First Manager Street		er (if known)	
	First Name Middle Name	Last Name	D	
3.3	Make	Who has an interest in the property? Check one.		claims or exemptions. Put ed claims on <i>Schedule D:</i>
	Model: Year:	Debtor 1 only		aims Secured by Property.
	Approximate mileage:	Debtor 2 only	Croancro vino riavo on	anno occarea by 1 reporty.
	Other information:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
		At least one of the debtors and another	—————	————
		Check if this is community property (see instructions)		
3.4	Make	Who has an interest in the property? Check		claims or exemptions. Put
	Model:	one.		ed claims on Schedule D:
	Year: Approximate mileage:	Debtor 1 only	Creditors who have Cit	aims Secured by Property.
	Approximate mileage.	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
	No Voc			
	Yes		De catalada de casa de	di a
4.1	Yes Make	Who has an interest in the property? Check one.		claims or exemptions. Put ed claims on <i>Schedule D:</i>
4.1	Yes	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secure	claims or exemptions. Put ed claims on Schedule D: laims Secured by Property.
4.1	Yes Make Model:	one.	the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: laims Secured by Property.
4.1	Yes Make Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only	the amount of any secure	ed claims on <i>Schedule D:</i>
4.1	Yes Make Model: Year:	one. Debtor 1 only	the amount of any secure Creditors Who Have Cla Current value of the	ed claims on Schedule D: laims Secured by Property. Current value of the
4.1	Yes Make Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any secure Creditors Who Have Cla Current value of the	ed claims on Schedule D: laims Secured by Property. Current value of the
4.1	Yes Make Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secure Creditors Who Have Cla Current value of the	ed claims on Schedule D: laims Secured by Property. Current value of the
	Yes Make Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any securic Creditors Who Have Classifications Current value of the entire property?	ed claims on Schedule D: laims Secured by Property. Current value of the
	Yes Make Model: Year: Approximate mileage: Other information:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any securic Creditors Who Have Classifications Current value of the entire property? Do not deduct secured of the amount of any securic	ed claims on Schedule D: laims Secured by Property. Current value of the portion you own? Claims or exemptions. Put ed claims on Schedule D:
	Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	the amount of any securic Creditors Who Have Classifications Current value of the entire property? Do not deduct secured of the amount of any securic	ed claims on Schedule D: laims Secured by Property. Current value of the portion you own? Claims or exemptions. Put
	Yes Make Model: Year: Approximate mileage: Other information: Make Model:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	the amount of any securic Creditors Who Have Classifications Current value of the entire property? Do not deduct secured of the amount of any securic	ed claims on Schedule D: laims Secured by Property. Current value of the portion you own? Claims or exemptions. Put ed claims on Schedule D:
	Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	the amount of any securic Creditors Who Have Classifications and the entire property? Do not deduct secured of the amount of any securic Creditors Who Have Classifications who have Classification	ed claims on Schedule D: laims Secured by Property. Current value of the portion you own? claims or exemptions. Put led claims on Schedule D: laims Secured by Property.
	Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any securic Creditors Who Have Classifications who Have Classification and the entire property? Do not deduct secured the amount of any securic Creditors Who Have Classifications who Have Classifications with the entire property?	ed claims on Schedule D: laims Secured by Property. Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D: laims Secured by Property. Current value of the
	Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any securic Creditors Who Have Classifications who Have Classification and the entire property? Do not deduct secured the amount of any securic Creditors Who Have Classifications who Have Classifications with the entire property?	ed claims on Schedule D: laims Secured by Property. Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D: laims Secured by Property. Current value of the

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 13 of 67

Debtor 1 Kathleen Kimbrough Case number (if known) First Name Middle Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Goods and furniture \$200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used electronics \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles **√** No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **√** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment **√** No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ✓ Yes. Describe... Clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver **✓** No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses **✓** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **√** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$650.00 for Part 3. Write that number here

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 14 of 67

Deb		Kathleen	Malda Nassa	Kimbrough	Case number (if known)	
Dort		First Name	Middle Name Financial Assets	Last Name		
Part Do			any legal or equitable in	terest in any of the follo	owing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		No	ve in your wallet, in your home, in a			
17.	Exam	osits of money mples: Checking, sa		s; certificates of deposit; shares i	Cash:n credit unions, brokerage houses, st each.	
			17.1. Checking account:			
			17.2. Checking account:			
			17.3. Savings account:			-
			17.4. Savings account:			-
			17.5. Certificates of deposit:			
			17.6. Other financial account:			
			17.7. Other financial account:			
			17.8. Other financial account:			
			17.9. Other financial account:			
18.			, or publicly traded stocks investment accounts with brokera	ge firms, money market accounts		
	V	No				
		Yes	Institution or issuer name:			
19.	an L		stock and interests in incorpor and joint venture	ated and unincorporated busi	inesses, including an interest in	
		Yes. Give specific information about them	Name of entity		% of ownership:	
			<u> </u>			

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 15 of 67

Debt	tor 1	Kathleen	A#111 A1	Kimbrough	Case number (if known)	
20	Co	First Name	Middle Name	Last Name	monto	
20.	Nec	potiable instruments ir	orate bonds and other negotia nclude personal checks, cashiers'	ble and non-negotiable instruction checks, promissory notes, and mo	oney orders.	
				to someone by signing or delivering		
	✓	No				
		Yes. Give specific				
		information about	Issuer name:			
		them				
21.		irement or pension				
	Exa	imples: Interests in IR	A, ERISA, Keogh, 401(k), 403(b)	, thrift savings accounts, or other p	pension or profit-sharing plans	
		No	Type of account:	Institution name:		
	Ш	Yes. List each account	401(k) or similar plan:			
		separately.	Pension plan:			
			IRA:			
			Retirement account:			
			Keogh:			
			Additional account:			
			Additional account:			
				-		
22.		curity deposits and p		u may continue service or use from	o compony	
	Exa	imples: Agreements v	vith landlords, prepaid rent, public	c utilities (electric, gas, water), tele	communications	
		npanies, or others		,		
	✓	No		Institution name:		
		Yes	Electric:			
			Gas:			
			Heating oil:			
			Security deposit on rental unit:			
			Prepaid rent:			
			Telephone:			
			Water:			
			Rented furniture:			
			Other:			
23.	Anr	nuities (A contract for	a periodic payment of money to y	ou, either for life or for a number o	f years)	
	✓	No				
		Yes	Issuer name and description:			
						-

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 16 of 67

Debte	or 1 Kathleen First Name		Middle Name	Kimbrough Last Name	Case number (if known)	
24.	Interests in a		an account in a qu		ler a qualified state tuition program	•
	_	530(b)(1), 529A(b), and	d 529(b)(1).			
	✓ No Yes	Institution name and d	lescription. Separate	ely file the records of any interest	s.11 U.S.C. § 521(c):	
25.		able or future interes or your benefit	ts in property (oth	her than anything listed in line	e 1), and rights or powers	
	✓ No					
	Yes. Desc	cribe				
26.	Patents conv	rights trademarks t	trade secrets, and	other intellectual property		
20.		_		rom royalties and licensing agree	ments	
	✓ No	.21.				7
	Yes. Desc	cribe				
27.	Licenses, fra	nchises, and other go	eneral intangibles	;		
	_	lding permits, exclusive	e licenses, coopera	ative association holdings, liquor	licenses, professional licenses	
	✓ No					
	Yes. Desc	cribe				
						• • • • • •
Man	ney or prope	erty owed to you	?			Current value of the
WIOI						portion you own? Do not deduct secured
		wed to you				portion you own?
	Tax refunds o	wed to you				portion you own? Do not deduct secured
	Tax refunds o	specific information			Federal:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give s abou you a	specific information t them, including wheth	ner		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds of No Yes. Give s abou you a and t	specific information t them, including wheth already filed the returns he tax years	ner			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give s abou you a and t	specific information t them, including wheth already filed the returns he tax years	ner	t, child support, maintenance, div	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give s abou you a and t	specific information t them, including wheth already filed the returns he tax years	ner	rt, child support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including wheth already filed the returns he tax years	per ony, spousal suppor	rt, child support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including wheth already filed the returns he tax years rt t due or lump sum alimo	per ony, spousal suppor	t, child support, maintenance, div	State: Local: orce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including wheth already filed the returns he tax years rt t due or lump sum alimo	per ony, spousal suppor	rt, child support, maintenance, div	State: Local: orce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including wheth already filed the returns he tax years rt t due or lump sum alimo	per ony, spousal suppor	rt, child support, maintenance, div	State: Local: orce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and t Family support Examples: Past	specific information t them, including wheth already filed the returns he tax years rt t due or lump sum alimo	per ony, spousal suppor	rt, child support, maintenance, div	State: Local: Orce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No ☐ Yes. Give s abou you a and t Family suppoi Examples: Past ✓ No ☐ Yes. Give s Other amount	specific information t them, including wheth already filed the returns he tax years rt t due or lump sum alimo specific information	ony, spousal suppor		State: Local: Orce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No ☐ Yes. Give s abou you a and t Family suppoi Examples: Past ✓ No ☐ Yes. Give s Other amount Examples: Unp	specific information t them, including wheth already filed the returns he tax years rt t due or lump sum alimo specific information	ony, spousal suppor	disability benefits, sick pay, vacati	State: Local: Orce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or ✓ No Yes. Give s abou you a and t Family suppoi Examples: Past ✓ No Yes. Give s Other amount Examples: Unp Soc	specific information t them, including wheth already filed the returns he tax years rt t due or lump sum alimo specific information s someone owes you aid wages, disability ins ial Security benefits; un	ony, spousal suppor	disability benefits, sick pay, vacati	State: Local: Orce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or ✓ No ☐ Yes. Give s abou you a and t Family support Examples: Past ✓ No ☐ Yes. Give s Other amount Examples: Unp Soc	specific information t them, including wheth already filed the returns he tax years rt t due or lump sum alimo specific information s someone owes you aid wages, disability ins ial Security benefits; un	ony, spousal suppor	disability benefits, sick pay, vacati	State: Local: Orce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 17 of 67

Deb	otor 1 Kathleen	Kimbrough	Case number (if known)	
	First Name Middle Name	Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; heal	th savings account (HSA); credit, hor	neowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due you from s If you are the beneficiary of a living trust, expect pr property because someone has died. No Yes. Describe		are currently entitled to receive	
33.	Claims against third parties, whether or not your Examples: Accidents, employment disputes, insurative No		emand for payment	
34.		every nature, including countercla	ims of the debtor and rights	
35.	Any financial assets you did not already list No Yes. Describe			
36.	Add the dollar value of all of your entries from for Part 4. Write that number here			
Part	t5: Describe Any Business-Related P	roperty You Own or Have an	Interest In. List any real estate	e in Part 1.
37.	Do you own or have any legal or equitable into	erest in any business-related prope	rty?	
	No. Go to Part 6. Yes. Go to line 38.			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you alread No	ady earned		
	Yes. Describe			
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, software,	modems, printers, copiers, fax machin	nes, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No Yes. Describe			

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 18 of 67

Deb	tor 1 Kathleen	Kimbrough Case number (if known)	
40.	First Name Machinery fixtures ec	Middle Name Last Name quipment, supplies you use in business, and tools of your trade	
40.	_	quipment, supplies you use in business, and tools of your trade	
	✓ No Yes. Describe		
	Teo. Describe		
41.	Inventory		
	✓ No		
	Yes. Describe		
42.	Interests in partnersh	ips or joint ventures	
	✓ No	Name of entity: % of ownership:	
	Yes. Give specific	rvaine of chitty. 76 of ownership.	
	information about them		
		·	
43. (Customer lists, mailing	lists, or other compilations	
	✓ No		
	Yes. Do your lists in	aclude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	□ No		
	Yes. Desc	ribe	
		The state of the s	
44.		property you did not already list	
	✓ No		
	Yes. Give specific information		
			-
		Ill of your entries from Part 5, including any entries for pages you have attached r here▶	
Part		Farm- and Commercial Fishing-Related Property You Own or Have an Interest II n interest in farmland, list it in Part 1.	n.
46.	Do you own or have a	any legal or equitable interest in any farm- or commercial fishing-related property?	
	✓ No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own? Do not deduct secured
	_		claims
4-			or exemptions
47.	Farm animals Examples: Livestock, po	oultry, farm-raised fish	
	✓ No	•	
	Yes. Describe		

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 19 of 67

Debt	or 1	Kathleen First Name	Middle Noses	Kimbrough	Case number (if known)	
48.	Cro	pps-either growing o	Middle Name	Last Name		
40.	_		n narvesteu			
	뇓	No Van Danariba				
	ш	Yes. Describe				
49.	Far	m and fishing equip	ment, implements, machinery, fixt	ures, and tools of trade		
	✓	No				
		Yes. Describe				
50.	Far	m and fishing suppl	ies, chemicals, and feed			
	V	No				
	Ħ	Yes. Describe				
51.	Δnv	/ farm- and commer	 cial fishing-related property you di	d not already list		
01.	_		oldi norinig related property you di	a not an eday not		
	뇓	No Yes. Describe				
	ш	res. Describe				
	-				г	
52. A	dd th	ne dollar value of all	of your entries from Part 6, includ	ing any entries for pages	s you have attached	
for Pa	art 6.	. Write that number I	nere		>	
Part			perty You Own or Have an I		Did Not List Above	
53.			erty of any kind you did not alread , country club membership	y list?		
		No				
	П	Yes. Give specific				
	ш	information				
54. A	dd th	ne dollar value of all	of your entries from Part 7. Write t	hat number here	>	
Part	8:	List the Totals of	of Each Part of this Form			
-		4. Tatal 1	O			
55. F	'art	1: Total real estate, I	ne 2			-
56. p	art 2	2 total vehicles, line	5	\$12000.00		
57. P :	art 3	: Total personal and	I household items, line 15		_	
		: Total financial ass		\$650.00	_	
					_	
59. P	art :	5: Total business-re	lated property, line 45		_	
60. P	art (6: Total farm- and fis	shing-related property, line 52		_	
61. P	art 7	7: Total other prope	rty not listed, line 54			
62. T	otal	personal property.	Add lines 56 through 61	\$12650.00	_	± \$12650 00
			Ŭ	\$12650.00	Copy personal property total ►	+ \$12650.00
						\$12650.00
62 T /	otal	of all property on So	chedule A/B. Add line 55 + line 62			ψ12000.00

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 20 of 67

Fill in this information to identify your case:					
Debtor 1	Kathleen	A.C. III A.I	Kimbrough		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filin	g) First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(Otato)		

Official Form 106C

Check if this is an
amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	Part 1: Identify the Property You Claim as Exempt					
1. 2.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. ✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ✓ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: Lexus RX470, 2007 Line from Schedule A/B: 03	\$7,600.00	\$2,400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)		
	Brief description: Chevrolet Cruz, 2015 Line from Schedule A/B: 03	\$4,400.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)		
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every No Yes. Did you acquire the property covers No Yes	3 years after that for ca				

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 21 of 67

Debtor 1 Kathleen		Kimbrough Case number (if known	n)
First Name Middle	Name	Last Name	
Part 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Goods and furniture Line from Schedule A/B: 06	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Clothing Line from Schedule A/B: 11	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Used electronics Line from Schedule A/B: 07	\$150.00	\$150.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 22 of 67

Fill in	this inform	ation to identify your case	:				
Debto	or 1	Kathleen		Kimbrough			
Debit	, ,	First Name	Middle Name	Last Name			
Debto (Spou		First Name	Middle Name	Last Name			
		ankruptcy Court for the:	Northern	District of Illinois			
				(State)			
Case (If kno	number wn)					_	
Offi	icial F	Form 106D					Check if this is a amended filing
Scl	hedu	le D: Credit	ors Who Ha	ve Claims Secur	ed by Pro	perty	12/1
Be as space and ca	complete is needed ase numbe Co any cre No. Cl	and accurate as possib d, copy the Additional Pa er (if known). editors have claims secu	le. If two married people age, fill it out, number the red by your property?	e are filing together, both are equal ne entries, and attach it to this form our other schedules. You have nothing	ly responsible for s n. On the top of any	upplying correct infor additional pages, writ	
Part 1	List A	All Secured Claims					
2.	List all se	ecured claims. If a credito	ditor has a particular clain	red claim, list the creditor separately n, list the other creditors in Part 2. As ng to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	GATEWA Creditor's	Y ONE LENDING &	Describe the property	that secures the claim:	\$16,934.00	\$8,800.00	\$8,134.00
	ANAHEIM City Who owe Debte At lead anoth Check to a C Date debincurred	VERVIEW DR STE 1 Per Street M California 92808 State ZIP Code es the debt? Check one. or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and er ck if this claim relates community debt t was 4/1/2016	Contingent Unliquidated Disputed Nature of lien. Check a An agreement you car loan)	made (such as mortgage or secured as tax lien, mechanic's lien) a lawsuit ight to offset)			
2.2	CREDIT Creditor's		Describe the property	that secures the claim:	\$9,486.00	\$15,200.00	\$0.00
	RANTOL City Who own Debte	HAMPAIGN AVE er Street JL Illinois 61866 State ZIP Code es the debt? Check one. or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and	Contingent Unliquidated Disputed Nature of lien. Check a An agreement you car loan)	made (such as mortgage or secured as tax lien, mechanic's lien)			
		ck if this claim relates community debt twas 8/1/2015	Other (including a ri				
	incurred				000.455.55		
		Add the dollar value of y	your entries in Column	A on this page. Write that	\$26,420.00		

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 23 of 67

Fill i	n this inform	ation to identify your cas	e:					
Deb	tor 1	Kathleen		Kimbrough				
		First Name	Middle Name	Last Name				
	tor 2		N.C. I.H. A.I.					
(Spc	ouse, ir filing	First Name	Middle Name	Last Name				
Unit	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois				
Cas	e number			(State)				
	e number nown)	-						
Off	icial F	orm 106E/F				C	neck if this is a	n amended filing
			alliana VAII.a					
5 C	neau	ile E/F: Cre	altors wno	Have Unse	cured Claims			12/15
party 106A that a entric know	to any exe /B) and on are listed in es in the bo n).	cutory contracts or un Schedule G: Executor Schedule D: Creditor oxes on the left. Attach	expired leases that could in Year Contracts and Unexpire Yes Who Hold Claims Secur	result in a claim. Also list d Leases (Official Form 1 red by Property. If more so this page. On the top of	and Part 2 for creditors with executory contracts on Sch 06G). Do not include any crespace is needed, copy the Parany additional pages, write	edule A/E ditors wit art you ne	<i>: Property</i> (O h partially sed ed, fill it out, i	official Form cured claims number the
1.	Do any cre	editors have priority un	nsecured claims against yo	ou?				
		o to Part 2.						
	Yes.							
2.								
	(For an exp	planation of each type of	claim, see the instructions fo	•	booklet.)			

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 24 of 67

Debto		brough Case number (if known)	
		Name	
Part 2	List All of Your NONPRIORITY Unsecured Claims	3	
3.	Do any creditors have nonpriority unsecured claims against you	?	
]	No. You have nothing to report in this part. Submit this form to the	court with your other schedules.	
	✓ Yes.		
		order of the creditor who holds each claim. If a creditor has more the	
	· · · · · · · · · · · · · · · · · · ·	claim listed, identify what type of claim it is. Do not list claims already inc	
	f more than one creditor holds a particular claim, list the other creditors Page of Part 2.	s in Part 3.If you have more than four priority unsecured claims fill out the	ne Continuation
	age of Fart 2.		Total alaim
44	Advocate Health Care		Total claim
4.1	Nonpriority Creditor's Name	Last 4 digits of account number	\$2,000.00
	PO Box 48458 Number Street	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oak ParkMichigan48237CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts Madical Miles	
	✓ No	✓ Other. Specify Medical bills	
	Yes		
4.2	BCA Financial Services, Inc.	Last 4 digits of account number	\$2,000.00
	Nonpriority Creditor's Name	Last 4 digits of account number	<u> </u>
	18001 Old Cutler Rd Ste 462 Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Palmetto Bay Florida 33157	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	片	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Medical bills	
	Is the claim subject to offset?		
	Yes		
4 2	COMMONWEALTH FINANCIAL		Ф474 OO
4.3	Nonpriority Creditor's Name	Last 4 digits of account number 72N1	\$471.00
	245 Main Śt	When was the debt incurred? 5/1/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Scranton Pennsylvania 18519 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts Out Collection: Collecting for	
	✓ No	001 Collection; Collecting for ORIGINAL CREDITOR:	
	Yes	Other. Specify <u>MEDICAL PAYMENT DATA</u>	

Entered 10/13/16 15:16:21 Desc Main Case 16-32705 Doc 1 Filed 10/13/16 Page 25 of 67 Document

Debtor 1 Kathleen Kimbrough Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CONVERGENT OUTSOURCING 4.4 \$358.00 Last 4 digits of account number _ Nonpriority Creditor's Name Po Box 9004 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 98057 Renton Washington Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only lacksquareType of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? **✓** 001 Collection; Collecting for **✓** No ORIGINAL CREDITOR: Other. Specify COMCAST Yes 4.5 **CREDIT UNION 1** \$518.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E CHAMPAIGN AVE When was the debt incurred? 12/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **RANTOUL** 61866 Illinois Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? 012 InstallmentLoan Other. Specify **V** No Yes ENHANCED RECOVERY CO L 4.6 \$777.00 Last 4 digits of account number ___ Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? 001 Collection; Collecting for Other. Specify ORIGINAL CREDITOR: SPRINT \checkmark

No Yes

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 26 of 67

Debtor 1 Kathleen Kimbrough Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** ENHANCED RECOVERY CO I 4.7 \$179.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** 32256 Florida Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? 001 Collection; Collecting for **✓** No Other. Specify ORIGINAL CREDITOR: SPRINT Yes 4.8 Franciscan Alliance, Inc \$900.00 Last 4 digits of account number Nonpriority Creditor's Name 28044 Network Place When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60673 Chicago Illinois Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Medical bills Other. Specify **✓** No Yes HARRIS & HARRIS LTD 4.9 \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name 111 W Jackson Blvd #400 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60604 State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Medical bills-Is the claim subject to offset? **✓** No

Yes

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 27 of 67

Debtor 1 Kathleen Kimbrough Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Local 25 SEIU Welfare Fund \$4,500.00 Last 4 digits of account number Nonpriority Creditor's Name 111 East Wacker Drive, Suite 2500 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60601 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Medical bills Is the claim subject to offset? **✓** No Yes 4.11 Payday Loan Store \$1,388.00 Last 4 digits of account number Nonpriority Creditor's Name 801 N. Pulaski Rd. When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60651 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? ✓ Other. Specify _ Payday loan **✓** No Yes 4.12 radiology Imaging Consultants, SC \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 75 Remittance Dr - dept 1324 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60675 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify Medical bills **V** No

Yes

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 28 of 67

Kathleen Debtor 1 Kimbrough Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** SOUTH DIV CU 4.13 \$1,886.00 Last 4 digits of account number Nonpriority Creditor's Name 9122 S KÉDZIE When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent **EVERGREEN** Illinois 60805 Unliquidated **PARK** City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts ✓ Other. Specify 45 InstallmentLoan Is the claim subject to offset? **✓** No Yes Zingo Cash 4.14 \$1,343.00 Last 4 digits of account number 6733 Nonpriority Creditor's Name 200 Fairway Drive When was the debt incurred? 4/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent 60061 Vernon Hills Illinois Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? 13 InstallmentLoan ✓ Other. Specify **✓** No

Yes

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Mair Document Page 29 of 67

Debtor 1 Kathleen Kimbrough Case number (if known) First Name Middle Name Add the Amounts for Each Type of Unsecured Claim Part 4: Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans 6f. from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h.

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

\$17,420.00

\$17,420.00

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 30 of 67

Fill in this info	ormation to identify your cas	se:			
Debtor 1	Kathleen		Kimbrough		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if fi	ling) First Name	Middle Name	Last Name		
United States	s Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case numbe	<u> </u>				
(If known)					
Officia	l Form 106G				Check if this is an amended filing
Sched	ule G: Execut	ory Contract	s and Unexp	ired Leases	12/15
space is nee				h are equally responsible for supplying of this page. On the top of any additiona	
1. Do you	have any executory	contracts or unexpi	red leases?		
✓ No. C	Check this box and file this fo	orm with the court with your o	other schedules. You have	nothing else to report on this form.	
Yes.	Fill in all of the information b	elow even if the contracts o	r leases are listed on Sche	edule A/B: Property (Official Form 106A/B).	
				Then state what each contract or lease nore examples of executory contracts and ur	

State what the contract or lease is for

Person or company with whom you have the contract or lease

Official Form 106G

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 31 of 67

Fill in this info	ormation to identify your cas	se:		
Debtor 1	Kathleen		Kimbrough	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if fil	ling) First Name	Middle Name	Last Name	
United States	s Bankruptcy Court for the:	Northern	District of Illinois	
		•	(State)	
Case numbe (If known)	r			
O((; -; -)				Check if this is amended filing
Official	Form 106H			
Schedi	ule H: Your Co	odebtors		12
Yes 2. Within t Idaho, Lc	s he last 8 years, have you buisiana, Nevada, New Mex . Go to line 3.	ou are filing a joint case, do lived in a community pro ico, Puerto Rico, Texas, Wa spouse, or legal equivalent liv	perty state or territory? shington, and Wisconsin.)	? (Community property states and territories include Arizona, California,
	Yes. In which community	state or territory did you live?	?F	Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equiv	/alent	
	Number Street			
	City	State	Zip Co	Code
again as	s a codebtor only if that p	erson is a guarantor or co	osigner. Make sure you	or if your spouse is filing with you. List the person shown in line 2 to have listed the creditor on <i>Schedule D</i> (Official Form 106D), chedule <i>D</i> , <i>Schedule E/F</i> , or <i>Schedule G</i> to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Official Form 106H Schedule H: Your Codebtors page 1

Column 1: Your codebtor

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 32 of 67

		D00	Junion 1	age 52 c	01 01			
Fill in thi	is information to identify	y your case:						
Debtor 1	Kathleen		Kimbroug	h				
	First Name	Middle Name	Last Name		=			
Debtor 2					_	Check if this is:		
(Spouse, if	filing) First Name	Middle Name	Last Name	Э		An amende	d filing	
United Stat	tes Bankruptcy Court for the:	Northern	District of Illinoi: (State		-		nt showing pos of the followin	st-petition chapter 13 ng date:
Case numb (If known)					_	MM / DD / Y	/YYY	
Officia	al Form 106I							
	dule I: Your Inc	come						12/15
include i additiona	, include information nformation about you al pages, write your na	r spouse. If more spa ame and case numbe	ace is needed,	attach a s	separate she	eet to this fo		
1.	Fill in your employment		Debtor 1			Debtor 2		
	information.	Employment status	Employed Not Employed			Employed Not Employed		
	If you have more than one	, .,						
	job, attach a separate page with		Not Employ	you			oyou	
	information about additional	Occupation				_		
	employers.	Employer's name	Total Maintena	ance Cleaning	3	American Lib	erty School Bu	ıs Co.
	Include part time, seasonal,	Employer's address	615 Wheat Ln	Ste C	2100 Clean		rater Drive, Suite 250	
	or self-employed work.	, .,	Number Street			Number Street		
	Occupation may include					_		
	student or homemaker, if it applies.							
			Wood Dale City	Illinois State	60191 Zip Code	Oak Brook City	Illinois State	Zip Code
		How long employed there?						_μ
	Give Details About monthly income as of the eparated.	•	ou have nothing to	report for any	line, write \$0 in	the space. Includ	de your non-fili	ng spouse unless
	rour non-filing spouse have mo separate sheet to this form.	ore than one employer, comb	ine the information f	or all employe	ers for that perso	on on the lines be	low. If you nee	ed more space,
				For D	ebtor 1	For Debtor 2 non-filing sp		
	monthly gross wages, salar uctions.) If not paid monthly, ca	• .			\$2,706.60		\$541.67	
3. Esti	mate and list monthly over	time pay.	3.		+ \$0.00		+ \$0.00	

\$2,706.60

\$541.67

4. Calculate gross income. Add line 2 + line 3.

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 33 of 67

Debtor '	1 Kathleen		Kimbrough	Case numbe	er (if known)			
	First Name	Middle Name	Last Name	For Debtor 1	For Debto			
Сору	line 4 here		→ 4.	\$2,706.60		\$541.67		
	ıll payroll dedi							
		and Social Security deductions	5a.	\$532.96		\$118.45		
		ntributions for retirement plans	5b.	\$0.00		\$0.00		
	-	ributions for retirement plans	5c.	\$0.00		\$0.00		
5d. R	Required repa	yments of retirement fund loans	5d.	\$0.00		\$0.00		
5e. I r	nsurance	•	5e.	\$0.00		\$0.00		
5f. D	omestic supp	oort obligations	5f.	\$0.00		\$0.00		
	Jnion dues	· ·	5g.	\$0.00		\$0.00		
Ū		ons. Specify:	_	\$0.00	+	\$0.00		
		ductions. Add lines 5a + 5b + 5c + 5d + 5e +5		\$532.96		\$118.45		
7. Calcu	ılate total mor	nthly take-home pay. Subtract line 6 from line	4. 7.	\$2,173.64		\$423.22		
8. List a	II other incom	ne regularly received:						
b A	usiness, prof attach a stateme	om rental property and from operating a ession, or farm ent for each property and business showing gro						
	eceipts, ordinar nonthly net inco	y and necessary business expenses, and the to	otal 8a.	\$0.00		\$0.00		
	nterest and di		8b.	\$0.00		\$0.00		
d	lependent reg	t payments that you, a non-filing spouse, o ularly receive spousal support, child support, maintenance,	ra					
		ent, and property settlement.	8c.	\$0.00		\$0.00		
8d. L	Jnemploymen	t compensation	8d.	\$0.00		\$0.00		
8e. S	ocial Security	,	8e.	\$0.00		\$0.00		
In as th su	clude cash ass ssistance that y e Supplementa ubsidies	ent assistance that you regularly receive istance and the value (if known) of any non-cast ou receive, such as food stamps (benefits unde al Nutrition Assistance Program) or housing	r	# 0.00		# 0.00		
			_	\$0.00		\$0.00		
•		irement income	8g.	\$0.00		\$0.00		
		income. Specify:		\$0.00	† <u> </u>	\$0.00	l	
9. Add a	all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	· 8h. 9.	\$0.00		\$0.00	I	
		income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$2,173.64	+	\$423.22	=	\$2,596.86
Inclu relati	de contributions ves.	ular contributions to the expenses that you s from an unmarried partner, members of your hamounts already included in lines 2-10 or amour	ousehold, your dep	endents, your roommate	•			
Spec	cify:						11. +	\$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Sur				_	12.	\$2,596.86
								Combined monthly income
13. Do y	ou expect an	increase or decrease within the year after y	ou file this form?					
✓	No.							
	Yes. Explain:							

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 34 of 67

Fill in this inforn	nation to identify y	/our case:				
Debtor 1	Kathleen		Kimbrough			
Debior	First Name	Middle Name	Last Name			
Debtor 2				Check if this is:		
(Spouse, if filing	First Name	Middle Name	Last Name	An amended filing	j	
United States E	Bankruptcy Court fo	or the: Northern	District of Illinois (State)	A supplement sho	owing post-petition cha e following date:	apter 13
Case number			(Olato)	expenses as or the	o lollowing date.	
(If known)				MM / DD / YYYY		
Official I	Form 10	6.1				
Schedu	e J: You	r Expenses				12/15
		s possible. If two married people ar				_
	more space is ne wer every questi	eeded, attach another sheet to this ion.	form. On the top of any addition	nai pages, write your nai	ne and case numbe	∤r
	cribe Your Ho					
1. Is this a joir		, a do i i di a				
	to line 2					
Yes. Do	oes Debtor 2 live	e in a separate household?				
	No					
	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Del	otor 2.		
2. Do you hav dependents?	е	☑ No				
Do not list Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent with you?	live
	penses include f people other	✓ No				
than	4 vour	Yes				
yourself and dependents		_				
Part 2: Estin	mate Your On	going Monthly Expenses				
	of a date after the	your bankruptcy filing date unless e bankruptcy is filed. If this is a sup				
	•	h non-cash government assistance luded it on Schedule I: Your Incom	•		Your ex	penses
4. The rental	or home owners	ship expenses for your residence. In	nclude first mortgage payments and			\$500.00
	r the ground or lot		and the state of t		4.	Ψ500.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00
4b. Proper	ty, homeowner's,	or renter's insurance			4b	\$0.00
4c. Home r	maintenance, repa	ir, and upkeep expenses			4c	\$0.00
4d. Homed	owner's association	n or condominium dues			4d.	\$0.00

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 35 of 67

Kimbrough Case number (if known) Debtor 1 Kathleen First Name Middle Name Last Name Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$80.00 6a. 6b. Water, sewer, garbage collection \$150.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$90.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$350.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning 9. \$20.00 10. Personal care products and services \$20.00 10. 11. Medical and dental expenses \$20.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$400.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance 15c \$299.00 15d. Other insurance. Specify: ___ 15d \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a \$300.00 17b. Car payments for Vehicle 2 17b \$358.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20h 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 36 of 67

Debtor 1	Kathleen		Kimbrough	Case number (if known)				
	First Name	Middle Name	Last Name					
21.Other	. Specify:				21	\$0.00		
22. Calc ı	ılate your monthly ex	penses.				\$2,587.00		
22a. <i>F</i>	Add lines 4 through 21.					\$0.00		
22b. 0	Copy line 22 (monthly e		\$2,587.00					
22c. A	add line 22a and 22b. T	22.	Ψ2,307.00					
23.Calculate your monthly net income.								
23a. C	Copy line 12 (your comb	pined monthly income) from Sch	edule I.		23a	\$2,596.86		
23b. C	Copy your monthly expe	nses from line 22 above.			23b	\$2,587.00		
		penses from your monthly inco	me.			\$9.86		
	The result is your mont	hly net income.			23c			
24. Do y o	ou expect an increase	e or decrease in your expens	es within the year after you	file this form?				
		to finish paying for your car loar ase or decrease because of a n						
1	No							
	⁄es							
	Explain here:							

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 37 of 67

Fill in this information to identify your case:							
Debtor 1	Kathleen		Kimbrough				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filin	g) First Name	Middle Name	Last Name				
United States B	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

Official Form 106Dec

Check if this is a
amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary at that they are true and correct.	nd schedules filed with this declaration and						
×	/s/ Kathleen Kimbrough	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 10/13/2016	Date						
	MM/DD/YYYY	MM/DD/YYYY						

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 38 of 67

Fill in this inforr	nation to identify your ca	se:				
Debtor 1	Kathleen	Middle N	Kimbrou	•		
Debtor 2	First Name	Middle i	Name Last Nar	ne		
(Spouse, if filing	First Name	Middle N	Name Last Nar	ne		
United States E	Sankruptcy Court for the:	Northern	District of Illino	pis		
Case number			(Sta	ite)		
(If known)						
Official I	Form 107					Check if this is amended filing
		ial Affairs	s for Individu	als Filing for Ba	ankruptcy	/ 1:
				er, both are equally responsi		
space is neede question.	d, attach a separate sh	eet to this form. O	n the top of any addition	al pages, write your name an	d case number (if	known). Answer every
luestion.						
Part 1: Give	Details About You	ır Marital Statu	s and Where You Li	ved Before		
1. What is	your current marital s	tatus?				
✓ Ma	rried					
Not	married					
2. During	he last 3 years, have v	ou lived anywhere	other than where you live	e now?		
_	, ,					
✓ No □ Yes	. List all of the places you	lived in the last 3 ve	ears. Do not include where y	ou live now.		
	. List all of the places yes	invocani ano lace o ye	and. Do not morado whore y	, ca iivo now.		
Del	otor 1:		Dates Debtor 1 lived	Debtor 2:		Dates Debtor 2 lived
			there			there
				Same as Debtor 1		Same as Debtor 1
				_		_
Nur	nber Street		From	Number Street		From
			To			To
City	State	Zip Code		City State	Zip Code	
				Same as Debtor 1		Same as Debtor 1
			From			From
Nur	nber Street		From	Number Street		From
			То			To
City	State	Zip Code		City State	Zip Code	
Oity	Olaic	ZIP 0000		Jily Glaic	21p 0000	

✓ No

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and

territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 39 of 67

Deb	tor 1		Kimbro		number (if known)	
		First Name Middle		me		
Part	2:	Explain the Sources of Your I	Income			
	Fill i	you have any income from employm in the total amount of income you receive rities. If you are filing a joint case and you No Yes. Fill in the details.	ed from all jobs and all busine	esses, including part-time		ars?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$26767.35	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$35000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$33000.00	Wages, commissions, bonuses, tips Operating a business	
! !	Inclui bene case List e	you receive any other income during de income regardless of whether that income fit payments; pensions; rental income; in and you have income that you received each source and the gross income from the No Yes. Fill in the details.	come is taxable. Examples of nterest; dividends; money coll together, list it only once unde	other income are alimony; chected from lawsuits; royalties probbtor 1.	; and gambling and lottery winni	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until he date you filed for bankruptcy:				
		For last calendar year: January 1 to December 31, 2015) YYYY				
		For the calendar year before that: January 1 to December 31, 2014 YYYY				

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 40 of 67

	t Name		Middle Name	Kimbrough Last Name		ber (if known)	
Lis	t Certain I	Pavment	ts You Made E	Before You Filed for	Bankruptcy		
		<u>ay</u> o	.o rou maao i	20.0.0 104 1 1104 10.	<u> </u>		
e eithe	er Debtor 1's	or Debtor	r 2's debts prima	arily consumer debts?			
			Debtor 2 has pri , family, or househ		Consumer debts are defined	in 11 U.S.C. § 101(8) as "inci	urred by an individual
	During the 90	days befc	ore you filed for ba	nkruptcy, did you pay any cı	reditor a total of \$6,425* or m	ore?	
	No. Go t	to line 7.					
	to	tal amount	you paid that cred	ditor. Do not include payme	s* or more in one or more pay nts for domestic support obliq o an attorney for this bankrup	gations, such as	
	* Subject to a	adjustment	on 4/01/19 and ev	very 3 years after that for ca	ses filed on or after the date	of adjustment.	
Yes.	Debtor 1 or	Debtor 2	or both have pri	marily consumer debts.			
			_	-	reditor a total of \$600 or more	?	
	No. Go t		,	- F	2. 9000 0. 11010		
	tha	at creditor.	Do not include pa	ayments for domestic suppo ayments to an attorney for the	or more and the total amount ort obligations, such as child nis bankruptcy case.	support and	
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for
Cred	ditor's Name						Mortgage
Num	nber Street						Car
INGII	ibei Stieet						Credit card Loan repaymer
City	,	State	Zin Code				Suppliers or
City	,	State	Zip Code				
	ditor's Name	State	Zip Code				Suppliers or vendors
Cred	ditor's Name	State	Zip Code				Suppliers or vendors Other Mortgage Car
Cred		State	Zip Code				Suppliers or vendors Other Mortgage Car Credit card
Cred	ditor's Name	State	Zip Code				Suppliers or vendors Other Mortgage Car Credit card Loan repaymer
Cred	ditor's Name	State	Zip Code				Suppliers or vendors Other Mortgage Car Credit card
Cred	ditor's Name						Suppliers or vendors Other Mortgage Car Credit card Loan repaymer Suppliers or
Cred Num City	ditor's Name	State					Suppliers or vendors Other Mortgage Car Credit card Loan repaymer Suppliers or vendors Other Mortgage
Cred	ditor's Name	State					Suppliers or vendors Other Mortgage Car Credit card Loan repaymer Suppliers or vendors Other
Cred	ditor's Name nber Street ditor's Name	State					Suppliers or vendors Other Mortgage Car Credit card Loan repaymer Suppliers or vendors Other Mortgage Car Credit card Loan repaymer Car Credit card Loan repaymer
Cred	ditor's Name nber Street ditor's Name nber Street	State					Suppliers or vendors Other Mortgage Car Credit card Loan repaymer Suppliers or vendors Other Mortgage Car Credit card

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 41 of 67

Pebtor 1 Kathleen First Name Middle Name Last Name 7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general part corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any ma agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support oblig such as child support and alimony. No Yes. List all payments to an insider. Dates of payment paid Amount you still owe	rtner; naging ations,
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partners of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any ma agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support oblig such as child support and alimony. No Yes. List all payments to an insider. Dates of Total amount Amount you Reason for this page 1.	rtner; naging ations,
Yes. List all payments to an insider. Dates of Total amount Amount you Reason for this part of the second	payment
Dates of Total amount Amount you Reason for this p	payment
Insider's Name	
Number Street	
City State Zip Code	
Insider's Name	
Number Street	
City State Zip Code	
8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a deb insider? Include payments on debts guaranteed or cosigned by an insider.	t that benefited an
✓ No Yes. List all payments that benefited an insider.	
Dates of Total amount Amount you Reason for this payment paid still owe	
include creditor.	з патте
Insider's Name	
Number Street	
City State Zip Code	
Insider's Name	
Number Street	
City State Zip Code	

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 42 of 67

Deb	tor 1				Kimbrough	C	Case number (if	known)	
		First Name	Middle Name		Last Name				
Part	4:	Identify Legal	Actions, Reposses	sions, a	and Foreclosure	s			
	List a		u filed for bankruptcy, v ding personal injury case						ng? r custody modifications, and
		No Yes. Fill in the details	S.						
				Nature	of the case	Court or a	agency		Status of the case
		Case title							Pending
						Court Nan	ne		On appeal
		Case number				NumberSt	reet		Concluded
						City	State	Zip Code	
		Case title						·	Pending
						Court Nan	ne		On appeal
		Case number				NumberSt	reet		Concluded
						ramborot	1001		_
						City	State	Zip Code	
		No. Go to line 11. Yes. Fill in the infor	mation below.		Describe the prope	erty		Date	Value of the property
									property
		Creditor's Name			Explain what happ	ened			<u> </u>
		Number Street							
					Property was re				
					Property was for				
		City	State Zip Code	<u>—</u>	Property was ga		or levied.		
			, , , ,		Describe the prope			Date	Value of the property
		Creditor's Name			Explain what happ	ened			
		Number Street							
					Property was re	possessed.			
					Property was for				
		City	State 7:- 0 - 1		Property was ga		معاصرة حا		
		City	State Zip Code	e	Property was att	acrieu, seized,	oi ieviea.		

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 43 of 67

Deb	tor 1	Kathleen First Name	Middle Name	Kimbrough Last Name	Case number (if known)		
		First Name	Middle Name	Last Name			
11.		hin 90 days before you filed ounts or refuse to make a pa			nk or financial institution, s	et off any amou	nts from your
		No Yes. Fill in the details.					
				Describe the action the	creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
			_	Last 4 digits of account nu	ımber: XXXX-		
		City State	Zip Code				
12.		hin 1 year before you filed fo ointed receiver, a custodian		of your property in the p	ossession of an assignee f	or the benefit of	creditors, a court-
		No					
	茵	Yes					
Part	5:	List Certain Gifts and	Contributions				
40					(-ll		
13.	VVI	thin 2 years before you filed	i for bankruptcy, did yc	ou give any girts with a to	tal value of more than \$600	per person?	
		No Yes. Fill in the details for eac	ch aift				
	ш	Gifts with a total value of r	-	Describe the gifts		Dates you	Value
		per person	, , , , , , , , , , , , , , , , , , , ,			gave the gifts	
		Person to Whom You Gave th	ne Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you	•				
		Person to Whom You Gave th	ne Gift				
		Number Street					
			_				
		City State	Zip Code				
		Person's relationship to you					

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 44 of 67

Deb	tor 1	Kathleen First Name	Middle Name	Kimbrough Last Name	Case number (if know	n)	
		Tilstivanie	Wilddle Name	Lastivanie			
14.	Wit	hin 2 years before you fi	iled for bankruptcy, did	you give any gifts or contribu	tions with a total value of	of more than \$600	to any charity?
	✓	No					
		Yes. Fill in the details for	each gift or contribution.				
		Gifts or contributions that total more than \$6		Describe what you contri	buted	Date you contributed	Value
		Charity's Name		-			
				-			
		N		-			
		Number Street					
		City State	e Zip Code	-			
Part	t 6:	List Certain Losses	S				
	gan	No Yes. Fill in the details. Describe the property how the loss occurred	•	Describe any insurance c Include the amount that insupending insurance claims o	rance has paid. List	Date of your loss	Value of property lost
				A/B: Property.	IT lifte 33 Of 3chedule		
		ut seeking bankruptcy on the any attorneys, bankrupt No Yes. Fill in the details.		cy petition? credit counseling agencies for se	ervices required in your bar	nkruptcy.	
				Description and value of a transferred	any property	Date payment or transfer was made	Amount of payment
		LAW FIRM		Attorney's Fee - 0.00		10/13/2016	\$0.00
		Person Who Was Paid					
		11101 S. Western Avenue Number Street	9				
		Number Street					
		Chicago Illino City State					
		Only Oldic	2 ip 66de				
		Email or website address None	S				
		Person Who Made the Pa	ayment, if Not You				
			•				
		Person Who Was Paid					
		Number Street					
		City State	e Zip Code				
		Email or website address	·				
		Person Who Made the Pa	ayıneni, ii inot You				

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 45 of 67

Deb	tor 1	Kathleen		Kimbrough	Case number (if known)	·	
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed by you deal with your credit not include any payment or tra No Yes. Fill in the details.	ors or to make payment		our behalf pay or transfer	any property to anyo	one who promised to
	ш	res. I ili ili tile details.					
				Description and value of transferred	any property		Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		City State	Zip Code				
		ade both outright transfers ar sfers that you have already lis No Yes. Fill in the details.		rity (such as the granting of a			
				Description and value of property transferred		y property or eceived or debts paid	Date d transfer was made
		Person Who Received Tra	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
		Person Who Received Tra	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
19.		hin 10 years before you file ese are often called asset-pro		ou transfer any property to	a self-settled trust or simi	lar device of which y	ou are a beneficiary?
	✓	No Yes. Fill in the details.					
	Ц	res. Fill III the details.		Description and value of	of the property transferred	I	Date transfer was made
		Name of trust					

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 46 of 67

Debto	or 1	Kathleen First Name Middle Name	Kimbrough Last Name	Case number (if known)	
Part 8	₹-	List Certain Financial Accounts, Inst		oxes and Storage Units	
20. I	With mov	hin 1 year before you filed for bankruptcy, wer ved, or transferred?	e any financial accounts or inst	ruments held in your name, or for your benefit, closit; shares in banks, credit unions, brokerage houses,	
[[✓	No Yes. Fill in the details.			
			Last 4 digits of account number	Type of account or instrument account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid	XXXX-	Checking Savings	
		Number Street		☐ Money market ☐ Brokerage ☐ Other	
		City State Zip Code			
		Person Who Was Paid	XXXX-	Checking Savings	
		Number Street		Money market Brokerage	
				Other	
		you now have, or did you have within 1 year ber valuables? No Yes. Fill in the details.	efore you filed for bankruptcy, a Who else had access to it?	ny safe deposit box or other depository for secur Describe the contents	ities, cash, or Do you still
				Doos is an ount of	have it?
		Name of Financial Institution	Name		☐ No ☐ Yes
		Number Street	Number Street	-0.4	
		City State Zip Code	City State Zip	o Code	
22. I	Hav	e you stored property in a storage unit or place	e other than your home within	1 year before you filed for bankruptcy?	
	✓	No Yes. Fill in the details.			
•			Who else had access to it?	Describe the contents	Do you still have it?
		Name of Storage Facility	Name		☐ No ☐ Yes
		Number Street	Number Street		
		City State Zip Code	City State Zip	o Code	

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 47 of 67

	First Name Middle Name	Last Name		
t 9:	Identify Property You Hold or Cont	rol for Someone Else		
Do	you hold or control any property that some	one else owns? Include any property you borrowed	from are storing for or hold in	trust for
	meone.	one else owns: include any property you borrowed	inom, are storing for, or note in	tiust ioi
_	3			
¥	No			
	Yes. Fill in the details.			
		Where is the property? Desc	ribe the contents	Value
	Owner's Name	Number Street		
	Owner 3 Name	Number offeet		
	Number Street			
		City State Zip Code		
	City State Zip Code			
t 10	Give Details About Environmental	Information		
the	purpose of Part 10, the following definitions apply			-
	· · · · · · · · · · · · · · · · · · ·	cal statute or regulation concerning pollution, contamina		
	including statutes or regulations controlling the c	al into the air, land, soil, surface water, groundwater, or o eanup of these substances, wastes, or material	iner meaium,	
		•		
	Site means any location, facility, or property as de or used to own, operate, or utilize it, including dis	ined under any environmental law, whether you now own	i, operate, or utilize it	
	or asca to own, operate, or attilize it, including als	posai sitos.		
	, -	ental law defines as a hazardous waste, hazardous subst	ance,	
	Hazardous material means anything an environm toxic substance, hazardous material, pollutant, co		ance,	
	, -	ntaminant, or similar term.	ance,	
	toxic substance, hazardous material, pollutant, co	ntaminant, or similar term.	ance,	
port	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kr	ntaminant, or similar term.		
port	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kr	ntaminant, or similar term. ow about, regardless of when they occurred.		
port	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kn as any governmental unit notified you that yo	ntaminant, or similar term. ow about, regardless of when they occurred.		
port	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kn as any governmental unit notified you that you No	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in viola	ation of an environmental law?	Date of
port	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kn as any governmental unit notified you that you No	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in viola		Date of notice
oort	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kn as any governmental unit notified you that you No	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in viola	ation of an environmental law?	
port	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kn as any governmental unit notified you that you No	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in viola	ation of an environmental law?	
port	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have a hard proceedings that you have a hard proceeding hard proceeding hard proceedings have a hard proceeding hard pro	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in viola Governmental unit Envir	ation of an environmental law?	
port	toxic substance, hazardous material, pollutant, co all notices, releases, and proceedings that you kn as any governmental unit notified you that you No Yes. Fill in the details.	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in viola Governmental unit Envir	ation of an environmental law?	
port	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have a hard proceedings that you have a hard proceeding hard proceeding hard proceedings have a hard proceeding hard pro	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in violation of the second of the s	ation of an environmental law?	
oort	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have a hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have a hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have a hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have a hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have a hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have you h	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in viola Governmental unit Envir	ation of an environmental law?	
port	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have a hard proceedings that you have a hard proceeding hard proceeding hard proceedings have a hard proceeding hard pro	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in violation of the second of the s	ation of an environmental law?	
Ha	toxic substance, hazardous material, pollutant, corall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have a sany governmental unit notified you have a sany	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in violation of the second of the s	ation of an environmental law?	
Ha	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have a hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have a hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have a hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have a hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have a hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have you h	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in violation of the second of the s	ation of an environmental law?	
Ha	toxic substance, hazardous material, pollutant, corall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have yes. Fill in the details. Name of site Number Street City State Zip Code ave you notified any governmental unit of any notified any notified any governmental unit	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in violation of the second of the s	ation of an environmental law?	
Ha	toxic substance, hazardous material, pollutant, corall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have yes. Fill in the details. Name of site Number Street City State Zip Code ave you notified any governmental unit of any	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in violation of the second of the s	ation of an environmental law?	
Ha	toxic substance, hazardous material, pollutant, corall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have yes. Fill in the details. Name of site Number Street City State Zip Code ave you notified any governmental unit of any notified any notified any governmental unit	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in violated and the second s	ation of an environmental law?	notice Date of
Ha	toxic substance, hazardous material, pollutant, corall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have yes. Fill in the details. Name of site Number Street City State Zip Code ave you notified any governmental unit of any notified any notified any governmental unit	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in violated and the second s	ation of an environmental law?	notice
Ha	toxic substance, hazardous material, pollutant, corall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have. Fill in the details. Name of site Number Street City State Zip Code ave you notified any governmental unit of any have you notified any governmental unit of any have you have you notified any governmental unit of any have you have you notified any governmental unit of any have you have you notified any governmental unit of any have you have you notified any governmental unit of any have you have you notified any governmental unit of any have you have you notified any governmental unit of any have you have	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in violated and the second s	ation of an environmental law?	notice Date of
Ha	toxic substance, hazardous material, pollutant, corall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have yes. Fill in the details. Name of site Number Street City State Zip Code ave you notified any governmental unit of any notified any notified any governmental unit	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in violated and the second s	ation of an environmental law?	notice Date of
Ha	toxic substance, hazardous material, pollutant, corall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have. Fill in the details. Name of site Number Street City State Zip Code ave you notified any governmental unit of any have you notified any governmental unit of any have you have you notified any governmental unit of any have you have you notified any governmental unit of any have you have you notified any governmental unit of any have you have you notified any governmental unit of any have you have you notified any governmental unit of any have you have you notified any governmental unit of any have you have	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in violated and the second s	ation of an environmental law?	notice Date of
Ha	toxic substance, hazardous material, pollutant, corall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have. Fill in the details. Name of site Number Street City State Zip Code ave you notified any governmental unit of any have you notified any governmental unit of any have you have you notified any governmental unit of any have you not site Name of site	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in violated and the second of the s	ation of an environmental law?	notice Date of
Ha	toxic substance, hazardous material, pollutant, corall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have. Fill in the details. Name of site Number Street City State Zip Code ave you notified any governmental unit of any have you notified any governmental unit of any have you have you notified any governmental unit of any have you not site Name of site	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in violated and the second of the s	ation of an environmental law?	notice Date of
Ha	toxic substance, hazardous material, pollutant, corall notices, releases, and proceedings that you know as any governmental unit notified you that you have as any governmental unit notified you that you have. Fill in the details. Name of site Number Street City State Zip Code ave you notified any governmental unit of any have you notified any governmental unit of any have you have you notified any governmental unit of any have you not site Name of site	ntaminant, or similar term. ow about, regardless of when they occurred. u may be liable or potentially liable under or in violated and the second s	ation of an environmental law?	notice Date of

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 48 of 67

Debto	or 1	Kathleen		BASSUS NO	Kimbrough	Case	e number <i>(if l</i>	(nown)	
		First Name		Middle Name	Last Name				
26.	Have	e you been a party	/ in any judici	al or administra	ative proceeding under a	any environment	al law? Inc	lude settlements and	orders.
	✓	No							
	Ш	Yes. Fill in the deta	ils.		_				
					Court or agency		Nature o	of the case	Status of the case
		Case title							_
					Court Name				Pending
									On appeal
		Case number			Number Street				Concluded
					City State	Zip Code			
Part '	11.	Give Details A	hout Your	Rusiness or	Connections to An	v Rusiness			
I all	' ' '	Olve Details A	Dout Tour	Dusiness of	Connections to An	ly Dusiliess			
27.	With	nin 4 years before	you filed for I	bankruptcy, did	you own a business or	have any of the f	following c	onnections to any bus	iness?
		A sole propriet	or or self-emp	loved in a trade.	profession, or other activit	v. either full-time o	or part-time		
				-	or limited liability partners		n part anno		
		A partner in a		y company (LLC)	or invited liability parallore	5p (LL.)			
				ging executive of	a corporation				
			_	_	securities of a corporatio	n			
					•				
	¥	No. None of the abo			s below for each business.				
l	Ш	res. Check all that a	арріу авоче аі	id iii iii trie detais				Franks van Islantifia et	ion number De not
					Describe the natu	ire of the busines	SS	Employer Identificat include Social Secur	
								EIN:	,
		Business Name						LIIV.	
		N			_			Dates business exist	ted
		Number Street			Name of accounta	ant or bookkeepe	er	Dates Basiness sale	
		City	State	Zip Code	_			From To _	
		•							
					Describe the natu	re of the busines	ss	Employer Identificat	
								include Social Secur	rity number or ITIN.
		Business Name			_			EIN:	
		Daoiness Name							
		Number Street			Name of some	ant an beatle		Dates business exist	ted
					Name of accounts	ant or bookkeepe	er	_	
		City	State	Zip Code				FromTo _	
					Describe the natu	ire of the busines	ss	Employer Identification	
					_			EIN:	
		Business Name							
		Number Street			_			Dates business exist	ted
		. Marrison Officet			Name of accounta	ant or bookkeepe	er		
		City	State	Zip Code				FromTo _	
		•							

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 49 of 67

Deb	otor 1	Kathleen	ACID Nove	Kimbrough	Case number (if known)		
		First Name	Middle Name	Last Name			
28.	8. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.						
	✓	No					
		Yes. Fill in the details b	pelow.				
				Date issued			
		Name		MM/DD/YYYY			
		Number Street		-			
		0.11	O				
		City	State Zip Code				
Par	t 12:	Sign Below					
	true a	and correct. I underst	and that making a false state	ement, concealing property	ts, and I declare under penalty of perjury that the answers are , or obtaining money or property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
		X /a///at			×		
		/s/ Kat	hleen Kimbrough of Debtor 1		Signature of Debtor 2		
		Date 10/	13/2016		Date 10/13/2016		
	Did y	ou attach additional	pages to Your Statement of F	inancial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?		
	✓ N	lo					
	_ Y	′es					
	Did y	ou pay or agree to pa	y someone who is not an atto	orney to help you fill out ba	nkruptcy forms?		
	✓ N	10					
	□ \	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,		

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 50 of 67

Fill in this information to identify your case:				
Debtor 1	Kathleen		Kimbrough	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if fill	ing) First Name	Middle Name	Last Name	<u> </u>
United States	s Bankruptcy Court for the:	Northern	District of Illinois	
Case number	r		(State)	

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1	For any creditors that you listed in Part 1 of Schedule D: Creditors M	/ho Havo Claims Socured by Proporty (Official For	m 106D) fill in the			
1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.					
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?			
	Creditor's name: GATEWAY ONE LENDING & Description of property securing debt: 075 Automobile	Surrender the property. Retain the property and redeem it. ✓ Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. ✓ Yes.			
	Creditor's name: CREDIT UNION 1 Description of property securing debt: 054 Automobile	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. ✓ Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.			

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 51 of 67

Debtor	Kathleen		Kimbrough	Case number (if		
1	First Name	Middle Name	Last Name	known)		
iot Vou	r Unavaired Personal	Bronorty Logge		Part 2:		
	ist Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the					
informa		state leases. Unexpired lea	ases are leases that are stil	ill in effect; the lease period has not yet ended. You may		
an unex	pired personal property leas	se ii the trustee does not a	issume it. 11 0.5.C. § 365()	μ ₍₍ 2).		
Des	cribe your unexpired person	nal property leases		Will the lease be assumed?		
Less	sor's name:			No Yes		
	cription of leased erty:					
Less	sor's name:			No Yes		
	cription of leased erty:					
Less	sor's name:			No Yes		
	cription of leased erty:					
Less	sor's name:			No Yes		
	cription of leased erty:					
Less	sor's name:			No Yes		
	cription of leased erty:					
Less	sor's name:			No Yes		
	cription of leased erty:					
Less	sor's name:			No Yes		
	cription of leased erty:					
Part 3:	Sign Below					
Unde			intention about any proper	erty of my estate that secures a debt and any personal		
		•	4-			
_	s/ Kathleen Kimbrough gnature of Debtor 1		Signatur	re of Debtor 1		
51	gnature of Deptor 1		Signatur	TE OF DEDIOF I		
Da	ate 10/13/2016 MM/DD/YYYY			0/13/2016 MM/DD/YYYY		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 56 of 67

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Dist		
In re	Kathleen Kimbroug	h ;	Case No.	(If known)
	Debtor		Chapter	Chapter 7
	DISCLOSURE O	F COMPENSATIO	ON OF ATTORNEY FO	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) a that compensation paid to me w	and Fed. Bankr. P. 2016(b), ithin one year before the filir	I certify that I am the attorney for the solution of the petition in bankruptcy, or a s) in contemplation of or in connection	ne abovenamed debtor(s) and agreed to be paid to me, for
	For legal services, I have agree	d to accept		\$1,415.00
	Prior to the filing of this statement	ent I have received		\$0.00
	Balance Due			\$1,415.00
2.	The source of the compensation	paid to me was:		
	Debtor	Other (spec	ify)	
3.	The source of the compensation	paid to me is:		
	Debtor	Other (spec	ify)	
4.	I have not agreed to share to members and associates of		sation with any other person unless	s they are
		ny law firm. A copy of the ag	on with a other person or persons w greement, together with a list of the	
5.		_	er legal service for all aspects of th ring advice to the debtor in determi	
	b. Preparation and filing of	any petition, schedules, stat	ements of affairs and plan which m	nay be required;
	c. Representation of the de	btor at the meeting of credito	ors and confirmation hearing, and a	ny adjourned hearings thereof;
6.	By agreement with the debtor(s)	, the above-disclosed fee do	pes not include the following service	es:
		CERTIFI	CATION	
	I certify that the foregoing is a cone debtor(s) in this bankruptcy pro		eement or arrangement for payme	nt to me for representation
	10/13/2016		/s/ Chris Pryor	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 57 of 67

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Kimbrough, Kathleen ;	Case No	
	Debtor(s)	Chapter.	Chapter7
	VERIFICATION	OF CREDITOR MA	TRIX
	The above named Debtors hereby verify that the at	tached list of creditors is tru	ue and correct to the best of their knowledge
Date:	10/13/2016	/a/ Kizabra cab	Vothloop
Jale	10/13/2016	/s/ Kimbrough,	
		Kimbrough, Ka Signature of Di	
		/s/	
		Signature of Jo	oint Debtor

GATEWAY ONE LENDING & 160 N RIVERVIEW DR STE 1 ANAHEIM, CA 92808

CREDIT UNION 1 200 E CHAMPAIGN AVE RANTOUL , IL 61866

SOUTH DIV CU 9122 S KEDZIE EVERGREEN PARK, IL 60805

Zingo Cash 200 Fairway Drive Vernon Hills , IL 60061

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256

CREDIT UNION 1 200 E CHAMPAIGN AVE RANTOUL, IL 61866

COMMONWEALTH FINANCIAL 245 Main St Scranton , PA 18519

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256

Payday Loan Store 2510 Grand Ave Waukegan , IL 60085

HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO , IL 60604

Advocate Health Care PO Box 48458 Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 59 of 67

Oak Park , MI 48237

Local 25 SEIU Welfare Fund 111 East Wacker Drive, Suite 2500 Chicago , IL 60601

BCA Financial Services, Inc. 18001 Old Cutler Rd Ste 462 Palmetto Bay , FL 33157

Franciscan Alliance, Inc. 28044 Network Place Chicago , IL 60673

radiology Imaging Consultants, SC 75 Remittance Dr - dept 1324 Chicago , IL 60675

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,415.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Initial: <u>KK</u>

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 62 of 67

the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 10/13/16

Attorne(

Kathleen Kimbrough Matter Number 493526

Initial: KK____

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 63 of 67

Debtor 1 Kathleen		Kimbrough	Case number (if known)			
Part 6: Answer These Qu	Middle Name nestions for Reporting Purpose	Last Name				
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that	·	after any exempt prope distribute to unsecured	rty is excluded and administrative creditors?		
^{18.} How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	0	25,001-50,000 50,001-100,000 More than 100,000		
^{19.} How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	Records .		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
^{20.} How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	homast		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below						
	correct. If I have chosen to file under Chof title 11, United States Code. under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance will understand making a false state.	napter 7, I am aware that I understand the relief and I did not pay or agree ned and read the notice ith the chapter of title 1 tement, concealing propase can result in fines under the second of the	at I may proceed, if eligavailable under each of to pay someone who e required by 11 U.S.C 1, United States Code perty, or obtaining mo	e, specified in this petition. oney or property by fraud in prisonment for up to 20 years, or		
	Executed on 10/13/2016		Executed on _			

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 64 of 67

		2000	miem i age e	1 01 01	
Fill in this info	mation to identify your	case:			
Debtor 1	Kathleen First Name	Middle Name	Kimbrough Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name			
	Bankruptcy Court for the		Last Name District of Illinois		
Case number (If known)			(State)		
Official	Form 106D	ec			Check if this is ar amended filing
Declarat	ion About ar	Individual Debte	or's Schedules	S	12/15
If two married	people are filing toge	ther, both are equally respon	sible for supplying corre	ct information.	
money or prop U.S.C. §§ 152,	his form whenever you erty by fraud in conne 1341, 1519, and 3571 Below	ction with a bankruptcy case	r amended schedules. M can result in fines up to	flaking a false statement, concealing prop o \$250,000, or imprisonment for up to 20 y	erty, or obtaining ears, or both. 18
		neone who is NOT an attorne	y to help you fill out ban	skruptcy forms?	
✓ No					
Yes.	Name of person		Attach Bankruptcy i Signature (Official F	Petition Preparer's Notice, Declaration, and Form 119).	
	•				
	nalty of perjury, I decla are true and correct.	are that I have read the sumn	nary and schedules filed	with this declaration and	
/s/ Kathle	een Kimbrough β_{α}	the Kings	X Sign ature	e of Debtor 2	To book and the same
Date 10/1		/	Date	MIDDAMAY.	

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 65 of 67

Debtor 1	Kathleen First Name	Middle Name	Kimbrough	Case number (if known)
	rirst name	Middle Name	Last Name	microscopic and the control of the c
28. Wit cre	hin 2 years before y ditors, or other part	ou filed for bankruptcy, did ies.	you give a financial staten	nent to anyone about your business? Include all financial institution
V	No Yes. Fill in the deta	ils below.		
ld			Date issued	
				_
	Name		MM/DD/YYYY	_
	Number Street			
	City	State Zip Code		
	- Oity	State Zip Code		
art 12:	Sign Below			
a ban	kruptcy case can re	athleen Kimbrough Kaja	, or imprisonment for up to	erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1		303,309	Signature of Debtor 2
	Date 10/	13/2016		Date 10/13/2016
Did ye	ou attach additional	pages to Your Statement o	f Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
	lo			
	es			
Did yo	ou pay or agree to p	ay someone who is not an a	ttorney to help you fill out	bankruptcy forms?
JN	o			
ĒΥ	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 66 of 67

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Kimbrough, Kathleen;	Case No						
	Debtor(s)							
		Chapter.	Chapter7					
	VERIFICATI	ON OF CREDITOR MATE	RIX					
Th knowledge	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.							
Date:	10/13/2016	/s/ Kimbrough, Kat Kimbrough, Kathle Signature of Debto	en V					
		/s/ Signature of Joint L	Debtor					

Case 16-32705 Doc 1 Filed 10/13/16 Entered 10/13/16 15:16:21 Desc Main Document Page 67 of 67

Debtor 1	Kathleen		Kimbrough		Case numb	er <i>(if known)</i>			
	First Name	Middle Name	Last Name		Column A Debtor 1	, ,	Column B Debtor 2 or		
Do no	nployment compens of enter the amount in the Social Security in	sation if you contend that the amou Act. Instead, list it here:	unt received was a bene ↓	efit	\$0.00		\$0.00	use 	
For y	ou our spouse		\$0.00 \$0.00						
9. Pens i	i on or retirement ir it under the Social Se	Icome. Do not include any a	mount received that wa	as a	\$0.00		\$ <u>0.00</u>		
10. inco amou paym intern	me from all other s nt. Do not include a ents received as a vid	sources not listed above.S ny benefits received under th titim of a war crime, a crime a errorism. If necessary, list otl	e Social Security Act or eqainst humanity, or						
Total	amounts from sepan	ate pages, if any.		Γ	+\$0.00	7 [+\$0.00		
11. Calc each	culate your total cu	urrent monthly income. Ad	d lines 2 through 10 for	r	\$2,229.89	+	\$739.38		\$2,969.27
colu	ımn. Then add the to	otal for Column A to the tota	I for Column B.	L					Total current
Part 2:	Determine Whet	her the Means Test Ap	nlies to You						monthly income
		monthly income for the year							
		nt monthly income from line				Copy line	11 here →		\$2,969.27
· 12b. ī	he result is your ann	umber of months in a year). rual income for this part of th						12b.	X 12 \$35,631.24
13 Calcu	late the median fai	mily income that applies to		ps:					
Fill in t	he state in which yo	u live.	Illinois	1 A 1000					
Fill in t	he number of people	e in your household.	2						
Fill in t house	he median family inc hold.	come for your state and size	of					13.	\$63,896.00
instruc	tions for this form. T	nedian income amounts, go his list may also be available	online using the link sp at the bankruptcy clerk	pecified in the a's office.	separate				
14a. T	do the lines compa		0.0 to 0.0 of 0.0 of 1.0 of 1.	. h 4 Th					
144.	Go to Part 3.	han or equal to line 13. On t	Te top of page 1, check	CDOX 1, Inere	is no presumpt	ion of abu	se.		
14b. [Line 12b is more Go to Part 3 and	than line 13. On the top of fill out Form 122A-2.	page 1, check box 2, TI	he presumptio	n of abuse is de	etermined I	oy Form 122A-2	! .	
art 3:	Sign Below								
By sig	ning here, I declare	under penalty of perjury that	the information on this	statement and	d in any attachm	ients is tru	e and correct.		
≭ /	s/ Kathleen Kimbro	ough Katthuk	if	Signature	of Debtor 2				
	ate 10/13/2016 MM/DD/YYYY		,	Date 10	/13/2016 M/DD/YYYY				
		do NOT fill out or file Form fill out Form 122A-2 and file		er more more and more more statements and a second			\$200 \$ 100 miles (\$1,000 to \$1,000 t	A T of SIVAR Price and server -	